



Individual Tax Return 2025

**Tax Return is due by
April 15, 2026**

City of Cincinnati
Income Tax Division
PO Box 637876
Cincinnati OH 45263-7876
Phone: (513) 352-2546
E-file available at:

<https://web2.civacmi.com/Cincinnati>

Account Number: _____	SSN: _____	Please check all that apply: First year filer _____ <input type="checkbox"/> Used Federal Sch C, E, F or K-1 _____ <input type="checkbox"/> Athlete or Entertainer _____ <input type="checkbox"/> Amended Return _____ <input type="checkbox"/> Refund (Amount must be entered on Line 13 to be a valid refund request) _____ <input type="checkbox"/> Account Should be Closed _____ <input type="checkbox"/> Reason: _____
E-Mail: _____	Spouse SSN: _____	
Name (s): _____		
Address: _____		
City/State/Zip _____		
<i>If part-year, resident indicate dates of Cincinnati residency: From _____ To _____</i>		

Part A Tax Calculation – Attach 1st page of Federal 1040, Schedule 1, W-2's and other applicable schedules

1.	Total Qualifying Wages See instructions - Use W-2 Box 5 (For multiple W-2's complete Worksheet A on Page 2)		\$
2.	Federal Form 2106 Expenses are no longer allowed (SEE IRS PUBLICATION 5307)		XXXXXXXXXXXXXXXXXXXX
3.		XXXXXXXXXXXXXXXXXXXX
4.	Less Nontaxable Income (part year or non-residents only) (provide calculations).....		\$
5.	Taxable Qualified Wages (Line 1 minus Line 4).....		\$
6.	Other Income or (Loss) from Federal Sch 1, C, E, F, K-1, 1099-MISC, Form W-2G (Complete Worksheet B on page 2 and enclose copies of all Federal Schedules)...		\$
7.	Cincinnati Taxable Income (Line 5 plus Line 6) Losses on Line 6 do not offset W-2 Income from Line 5		\$
8.	Cincinnati Income Tax (Multiply Line 7 by 1.8% (.018) See Instructions		\$
9 a.	Cincinnati Tax Withheld (per W-2s).....	\$	
9 b.	Estimates Paid (including credit from a previous year).....	\$	
9 c.	Other Local Taxes Paid, See Instructions (Enclose W-2s or Other City returns)	\$	
10.	Total Payments and Credits (Lines 9a + 9b + 9c).....		\$
11.	Tax Due (Subtract Line 10 from Line 8) (Amounts less than \$10.00 are not due)		\$
12.	Overpayment (Line 10 greater than Line 8).....	\$	Federal Extension filed If yes, attach copy Yes <input type="checkbox"/> No <input type="checkbox"/>
13.	Amount to be Refunded (Amounts less than \$10.00 will not be refunded) Check box for Direct Deposit request <input type="checkbox"/> Enter Direct Deposit information on Page 2	\$	
14.	Credit to Next Year.....	\$	

Part B Declaration of Estimated Tax for 2026 – Mandatory if 2025 liability was \$200.00 or more

15.	Total Estimated Income Subject to Tax.....		\$
16.	Cincinnati Estimated Income Tax Due (Multiply Line 15 by 1.8% (.018)).....		\$
17.	Estimated Taxes Withheld from Wages.....		\$
18.	Estimated Tax Due after Withholding (Line 16 less Line 17) STOP if this amount is less than \$200.00.....		\$
19.	Quarter One Estimated Tax Due Before Credits (25% of Line 18).....		\$
20.	Less Credits (from Line 14 above) or Amounts Already Paid on this Year's Liability.....		\$
21.	Net Estimated Tax Due if Line 19 Minus Line 20 is Greater Than Zero*.....		\$
22.	TOTAL AMOUNT DUE — Line 11 plus Line 21 (Make checks payable to "City of Cincinnati" or pay online at https://web2.civacmi.com/Cincinnati)		\$

***Subsequent estimated payments are due 06/15/26, 09/15/26 and 01/15/27**
Failure to remit timely estimated payments will result in the assessment of interest and penalties.

The undersigned declares that this return (and accompanying schedules) is a true, correct and complete return for the taxable period stated and that the figures used herein are the same as used for Federal Income Tax purposes.

Paid Preparer Name	PTIN	May the City Tax Division discuss this return with the preparer shown to the left? () YES () NO	Signature of Taxpayer or Agent	Date
Name of Firm or Employer			Signature of Spouse	Date
Address of Firm or Employer	Telephone Number		Daytime Telephone Number	

2025
CITY OF CINCINNATI
INDIVIDUAL INCOME TAX RETURN INSTRUCTIONS
Office Phone: (513) 352-2546 Website: www.cincinnati-oh.gov/citytax
Mail to: PO Box 637876, Cincinnati OH 45263-7876

This form is to be used by individuals (age of 18 or older - regardless of income level) who receive income reported on Federal Forms W-2 or 1099-MISC or Schedules C, E, F or K-1. Individuals who file as Sole Proprietors or Single Member LLCs should also use this form. You are not required to file a Cincinnati Tax Return if your employer fully withholds Cincinnati local tax and this is the sole source of your taxable income.

Returns filed after the due date of the return will be assessed a one-time late filing penalty of \$25.00

General Information:

If you are amending a tax year, place an "X" in the box marked **AMENDED** and be sure to indicate the year that you are amending in the space provided. Include your amended Federal Return or documentation pertaining to the Internal Revenue Service Audit.

Part A - Tax Calculation

LINE 1: Enter the amount from **Box 5 of the W-2** plus any *supplemental* unemployment compensation benefits you received from your employer and any amounts not included in Box 5 because your wages are exempt under the Medicare B grandfathering provision. Deduct stock option compensation or disability pay from the Box 5 wages and provide documentation of same. **(Note: Unemployment reported on (1099-G) and Retirement income reported on 1099-R is not reportable or taxable).**

LINE 4: Part year or nonresidents only: Deduct the amount of gross wages included on Part A, Line 1 that were earned outside of Cincinnati during the period when you were not a resident and provide a schedule of your calculations.

LINE 6: Complete Worksheet B Business Income or Loss.

1. Schedule C- Business Income: Residents are subject to Cincinnati tax on all business income no matter where earned. Nonresidents of Cincinnati must multiply the net profit or loss from each Schedule C using the apportionment percentage derived on Schedule Y to determine the Cincinnati Taxable Income (Loss). Combine the profits and losses from all businesses reported on Schedule C.

2. Schedule E-Rental Income: Cincinnati residents report all profits or losses from rental property no matter where property is located. Nonresidents of Cincinnati report profits or losses only from properties located within Cincinnati.

3. Schedule K-1 – Partnership Income: Report the distributive share of income or loss reported to you on Schedule K-1. Exclude income reported from S-Corporations because it is not taxable to the individual partners. If you are a Cincinnati resident, you may claim a proportionate credit for taxes paid to other localities.

4. Other Income: Report any personal service compensation and gambling winnings shown on Forms 1099-MISC, 1099-NEC, W-2G, IRS Form 5754, or any other form required by the IRS to report such prizes, awards and income. **Unemployment Benefits reported on Form 1099-G and 1099's reporting interest, dividends & retirement income are NOT taxable.**

5. Allowable Net Operating Loss Deduction: Enter amount claimed and include a worksheet.

*For taxable years beginning in 2023 and after the full amount of the Net Operating Loss allowed by CMC 311-21 (a) without regard to the limitation of CMC 311-21 (h).
{See Tax Year 2022 Instructions for details on NOL deduction and limitations for tax years 2018-2022.}*

6. Sum Lines B1 to B5. Enter the sum on Page 1, Line 6.

SCHEDULE Y - BUSINESS APPORTIONMENT FORMULA

For nonresidents who earn a portion of their net profits in Cincinnati.

	a. Located Everywhere	b. Located in Cincinnati	c. Percentage (b/a)
STEP 1. Average Original Cost of Real and Tangible Personal Property	_____	_____	
Gross Annual Rent Paid Multiplied by 8.....	_____	_____	
TOTAL STEP 1.....	_____	_____	_____
STEP 2. Wages, Salaries, and Other Compensation Paid.....	_____	_____	
STEP 3. Gross Receipts from Sales Made and/or Work or Services Performed.....	_____	_____	
STEP 4. Total Percentages. (Add Percentages from Steps 1-3).....			_____
STEP 5. Apportionment Percentage (Divide Total Percentage by Number of Percentages Used).....			_____

Enter Percentage in Column B of Worksheet B

For tax years starting on or after January 1, 2023, alternative methods may be used by businesses employing remote workers as set forth in ORC 718.021 and CMC 311-17.

LINE 9a: Enter the amount of Cincinnati Tax withheld by employers.

LINE 9b: Enter the amount of estimated tax payments including any amounts paid with an extension. Estimated payments may be subject to the underpayment of estimated tax penalty if not paid timely. The total of the quarterly estimates should equal 100% of the prior year's tax or 90% of the current year's tax

LINE 9c: Enter the amount of taxes withheld for or paid to another city. Residents of the City of Cincinnati may claim taxes paid to another city up to 1.8% of the Qualifying Wages reported on each individual W-2. Credit is limited to the local tax rate used (**1.8% or less**) multiplied by the Qualifying Wages, and is further restricted if the municipality has a wage cap. Part-year residents may claim taxes paid to other cities for the part of the year they were a resident. Nonresidents may not claim taxes paid to another municipality. (Provide documentation in the form of W-2s or tax returns submitted to other municipalities). Partners claiming credit for taxes withheld by a partnership must provide documentation to support this credit.

In Part A, indicate if a Federal Extension was filed.

Part B - Declaration of Estimated Tax for the Following Year

The City of Cincinnati requires that you remit the tax during the year you earn the income to avoid interest and penalty charges. We recommend that you use 100% of your previous year's income to estimate the current year tax liability to ensure that you meet your estimated tax payment obligation. If the preceding tax year was not for a full 12-month period, make estimated payments based on your current year's income or on an annualized amount of your previous year's earnings. ***If the total estimate due after applicable credits for 2026 is less than \$200.00, then no declaration is required to be filed***

The amount of tax due is the first of four quarterly estimated tax payments. **We will not bill you for the remaining quarterly installments.** The second payment is due on 06/15/26 and is equal to the total estimated tax on line 18 divided by 4 less any overpayment still available from prior years. The third payment is due 09/15/26 and the final estimated payment is due 01/15/27. **Failure to remit timely estimated payments will result in the assessment of interest and penalties.**